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Interdependence, commitment, learning and love. The case of the UK's first older women's co-housing community.

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Abstract

Housing options for older people in the UK have been rather limited to remaining living 'independently' in one's own and some variant of institutionally-provided, pre-established and age-exclusive housing such as retirement communities, extra care or sheltered housing. However, interest in alternative forms of housing and living which align more closely with the expectations of those currently entering later life is steadily growing. In this paper we present some findings from original, mixed-methods research on the UK's only established example of senior co-housing, which also happens to be women only. Through thematic analysis, we explore two key questions about this important social experiment: 1) is this a model merely for the dedicated, activist and privileged few, as is often presumed; and 2) what might it tell us about post-traditional ageing. Is it merely a retirement lifestyle choice and identity project, grounded in logics of age denial, activity, choice, individualism and risk management? Our findings cannot be conclusive at this stage, but they do suggest a new model of later life co-living for the UK based on more collectivist values of interdependence, commitment, learning and, even, love.

Keywords: senior co-housing, post-traditional ageing, alternative housing, women, interdependence, mutual aid, love

Introduction

This paper draws on original research from the UK's first and only established senior co-housing community to date, known as New Ground. Following 18 years of institutional hurdles and societal ageism, the co-housing community was finally established in 2016 by a group of 26 women in the age range 52 to 89. Because of its inauguration of a potential new mode of co-living in older age, New Ground has garnered much public and media attention, including coverage on national radio and television¹. With its emphasis on mutual aid among residents, co-housing has long been mooted as an alternative to the rather limited later housing options of ageing in place in one's familiar home, sheltered accommodation, extra care, or residential and nursing care (Brenton 2001, 2009; 2010; 2013). As such, it promises to widen later

life housing options beyond the binary of ‘independent’ community dwelling and institutional provision.

Interest in co-housing, a form of self-managed housing which combines individual dwellings with communal space and facilities, has been steadily growing among the general population (Harris 2018) - the UK Co-housing Network has 11 senior schemes registered as in development - and, latterly also among UK policy makers who see its potential to attenuate social isolation and loneliness (Bolton 2012; Best and Porteus 2016; CIH and Housing LIN 2014; DCLG 2009). Our research with the Older Women’s Co-housing Network (OWCH) at New Ground, therefore, offers a timely insight into the experience, potential and challenges of this new way of living and ageing. As a marginal housing type globally and the only example in the UK, it is a window on the promises and perils in fashioning new concepts of living in later life.

Senior co-housing as a window on post-traditional ageing

Housing options for older people in the UK until now have been rather limited to remaining living ‘independently’ in one’s own home (accounting for the overwhelming majority of people over 65 [Adams and Hodges 2018] and some variant of institutionally-provided, pre-established retirement housing such as retirement communities, extra care or sheltered housing (Platt and Porteous 2018). Residential and nursing care are further options, but tend to be seen as a last resort (Higgs and Gilleard 2015). Senior co-housing, however, has the potential to collapse this binary later life housing choice (independent living versus joining some pre-established community) and improve well-being, by introducing a third model - intentional, collaborative and bottom-up co-housing and co-living, with informal forms of mutual aid at its core (Durett 2009; Glass 2013; Glass, 2012; Grinde et al 2018).

In general, the UK is said to lag behind other European countries, notably Sweden, Denmark, Germany, the Netherlands and France, in offering more imaginative housing and living options for later life (Shafique 2018; DCLG 2009; LaFond and Tsvetkova 2017). Communities like New Ground, although long spoken of (Brenton 1999), have been slow to emerge, because of: a cultural aversion to the ‘reconfiguring

of individual dwelling norms' (Jarvis 2011: 560) that co-housing entails; sexism (Jarvis 2014; Vestbro and Horelli 2012); and the sheer cost and difficulty of getting such projects off the ground within the context of the UK housing economy (Jarvis *et al.* 2016; See also Fernandez Arrigoitia and Scanlon 2017). The women of OWCH also faced these hurdles as we will show.

The promise and the intention of senior co-housing's advocates, and of the women of OWCH, is that co-housing be more than simply well co-designed, age-friendly physical space, important though that also is in the establishment of these spaces (Ruiu, 2017; Cooper Marcus 2000; Devlin, Douglas and Reynolds 2015; Fernández Arrigoitia and Scanlon 2015, 2017; Sargisson 2014; Williams 2005). New Ground aims to be a new way of socially inclusive and mutually supportive co-living, capable of buffering the physical and emotional challenges of later life. The risk that it will fall short in achieving these aims is, however, ever present. As commentators of co-housing in general have observed, sharing and mutuality can conflict with the protection of private space (Jarvis 2015). Cohousing requires learning to manage the conflicts that can result from the messy boundaries between individual and collective life, as well as engaging in forms of informal care alongside formal support (Labit and Dubost 2016). There is also the risk that such communities are the reserve of the privileged (Blanchard 2013; LaFond and Tsvetkova 2017) and the 'secession of the successful' (Cashin 2001; Chiodelli and Baglioni 2014) from the mainstream. Establishing the principles of inclusion and diversity is not just about incorporating people with different lifestyles, financial resources and access to housing markets, but also about integrating 'all manifestations of heterogeneity', including gender and sexual orientation, disability, migration experiences, religious practices, relationships, family forms, and more (Droste and Komorek 2017: 28), as well as encouraging interaction with adjoining neighbourhoods (Hamiduddin and Gallent 2016). These are social, political and economic challenges to be addressed at all stages of development, while taking differences in power and positionality seriously (Tummers and MacGregor 2019). They form part of relevant class-based critiques which we have encountered in presenting our early findings at academic conferences and it is an issue to which we will return in the analysis below.

Of considerable interest in this social experiment is whether New Ground heralds a new model of living with the potential to defy the impulse to reflexive individualism characteristic of ‘post-traditional’ ageing (Katz 2013; Giddens 1991) or the solipsistic consumerism that has come to be associated with the particular post-war ‘third age’ generational cohort (Gilleard and Higgs 2005; 2013). On the one hand, the women embrace the norms of interdependence, collectivism and the development of systems of mutual support in negotiating the challenges of later life. On the other hand, they are also potentially subject to the imperatives of ‘successful ageing’ – being active (Katz 2000) so as to avoid physical decline and dependency on family and institutional care and engaging in embodied practices of differentiation and distinction (Gilleard and Higgs 2005) to preserve social relevance in a youth-obsessed society. Under the weight of such socio-cultural expectations of individual identity- and risk-management, there are no guarantees that age-segregated communities are any less ‘age-denying spatial orders’ (Katz and McHugh 2010: 271) than age-integrated environments as authors such as Katz and McHugh (2010) and Blaikie (1999) have observed in the context of North American retirement communities and others in the context of Extra Care retirement communities in the UK (Biggs et al. 2000; West et al. 2016).

Against this theoretical background, and drawing on the data collected in the pre move-in phase and first eighteen months of living in New Ground, we explore whether New Ground is a social experiment that can carry beyond these particularly committed 26 women. Does it point the way to a new model of co-living, governed by interdependence and mutuality, or is it simply an elaborate life-style arrangement, ‘based on the calculation of risks and insurential logics’ (Katz 2013: 5)? To what extent is it shaped in and by neoliberal discourses of autonomy, choice and self-sufficiency? Although the considerable media attention and episodic commentaries on OWCH may give the impression that it is a community that has been researched to the point of exhaustion, in fact it has hardly been researched at all in any sustained and meaningful way. What we present is only a brief snapshot and insight into a much more complex and unfolding reality. Without sustained longitudinal analysis, we cannot draw definitive conclusions, but we can begin to flag its promises and pitfalls.

The paper proceeds as follows. First we set out our methodology and statement of ethics. We then give a brief description of the origins and history of the Older Women's Co-housing Network and New Ground community an overview of the socio-economic and health characteristics, as well as the family and working backgrounds of some of its residents. We then go on to draw out what seemed to us, and to the women themselves, important themes: the negotiation of values; dealing with difference; mutual aid, care and love; and attitudes towards age and ageing. We draw these themes together in a discussion section in which we reflect on the challenges and tensions inherent to this new way of later life co-living. In the final concluding section we offer some tentative reflections on the more theoretical questions posed above.

Methodology

This article is based on a mixed methods project conducted between 2016-18 with eighteen residents (which amounts to 66 per cent of the community) to record the development and evolution of the senior co-housing group from moving in to its establishment. Our goal was to explore questions regarding the short, medium and long-term implications (social, health, financial, material and emotional) of actively engaging with the co-management of this new form of later life shared living. As an interdisciplinary team that included sociologists, environmental gerontologists, economic geographers and architects we developed a range of qualitative and quantitative techniques that addressed our concerns from multiple perspectives and included interviews, surveys, diary entries and focus groups. While all of the women filled out the initial questionnaire and were interviewed at least once, different subsets of this group were involved in the range of other research methods depending on their availability and interest. While we would have liked to have 100 per cent retention rate of participants over time, we were made aware of the 'researcher fatigue' that the women were experiencing from OWCH's public exposure and therefore chose to be deliberately flexible with what we asked from them in terms of long-term commitment.

It was important for us, and for the women, to involve them as a meaningful part of the project's design and evaluation. We therefore employed a partnership approach (Findlay 2003; Cattán et al. 2005; Dickens et al. 2011; Peace et al. 2006) that included

residents in the different stages of the investigation, drawing various forms of feedback from the women in relation to our research planning, implementation and evaluation. A set of four participatory focus groups were key here to ensure that the terms of our research engagement were satisfactory, and that the lines of questioning and methods were appropriate to their goals. These sessions enabled us to put our highly participatory research principles into practice, and to open the lines of critique and communication with our participants.

The detailed surveys, completed by 15 women (58 per cent of residents) during the first six months of moving in (and some immediately before the move) mostly by paper but also online, combined elements from internationally recognised health and well-being schedules utilised in retirement housing research. It was designed to establish a set of base-line indicators against which to assess the (present) and future health and wellbeing benefits of living in senior cohousing. Areas explored included socio-demographics, health and well-being status, health care use and family and housing histories.

Ten women (38 per cent of residents) also used diaries to record (in written, and some visual and photographic form) specific aspects of everyday life such as spatio-temporal routines (Lantham 2003; Milligan et al. 2005; Holland et al. 2015; Bernard et al., 2011); individual and group physical, intellectual and social activities; and experiences of care happening inside and outside New Ground. These rich entries have since been transcribed and journals returned.

Our most in-depth method was semi-structured interviews (one to three hours each) before (20 total) and after moving in (11 so far), during the first year of the women's life in New Ground. The initial one took place in residents' long term or temporary homes², or in public cafés, while the second (not yet completed for all of the originally interviewed women) have taken place in their new flats. In the first instance, questions ranged from what their most recent house and neighborhood were like, their past (housing, family and work) and daily routines, to green behavior, senses of comfort and security, quality of life and living well, and their history with, and feelings about cohousing. The follow-up interviews intended to understand how they had felt and coped with the move in terms of the personal lives and experience of

the collective, as well as the new-build flats and structure. These conversations – both before and after- sought to capture the joys as well as tensions that co-housing as a process implied, and the expected and surprising experiences of this new form of living over time. Perspectives on ageing, health and the future were explicitly and implicitly present throughout.

In what follows, we use quotes derived from these interviews and the focus groups³, as we wanted to introduce issues through the women's own words. Interviews were professionally transcribed and then read by the research team. They were read for their individual biographical content and in order to derive common themes about daily life. Focus groups, also professionally transcribed, were designed to draw out different perspectives on the themes identified in the interviews and to explore and refine our understanding of the themes with the women. In this way, data analysis was iterative and participatory.

OWCH and the development of New Ground

The OWCH women describe their co-housing community as:

‘A form of group living set up and run by the people who live in it. Occupants subscribe to a set of defined values and aims; they enjoy their own accommodation, personal space and privacy, but in addition have common areas in which to meet and share joint activities. The aim is to promote neighbourliness, combat isolation and offer mutual support; residents will also be encouraged to become involved with the local community. The OWCH scheme is not in any way sheltered housing, nor a gated retirement community cut off from the outside world.’⁴

The original concept of later life co-housing in the UK was the brainchild of Maria Brenton, herself a founder member and facilitator of OWCH, following a study tour of cohousing in the Netherlands (Brenton 1999). The idea was enthusiastically taken up in 1988 by six women living across different London boroughs including Madeleine Levius, who died in 2005, and Shirley Meredeen, now a resident of New Ground and, in fact, the only resident founder member (aged 88). Other many hundreds of members, sharing an interest in building a community of mutually supportive co-dwellers, have come and gone through its eighteen-year development

history. All current residents are members of OWCH, some longstanding and others more recent. Of the 26 women who moved in, eight had been members between ten and eighteen years; seven between five and nine years; ten between one and four years. There is also an active list of non-resident members who have an interest in future openings of New Ground apartments, but also in some of the social activities (e.g., gardening or museum outings) that the women are involved in. They secure their 'waiting list' status by participating in community activities and coming to some invited meetings.

Many of the longer standing residents had a history of activism and involvement in social movements, including feminism, housing activism in squats and cooperatives, in the trade union movement and the Greater London Council, the campaign against nuclear disarmament, the environmental movement and the arts. These diverse forms of social engagement reflect the profile of women senior cohousers in Europe (Labit 2015). Although many of the founding women might be described as 'cultural creatives' (Blanchard 2013) and with financial capital often locked in their home equity, they were cultural creatives with a firmly socially inclusive sensibility. The original OWCH members wanted to include women without housing equity. From the beginning, they developed a partnership with the Director of a small housing association, Housing for Women, who offered to help the group achieve its aims and eventually went on to sublet eight of the 25 dwellings on a social rented basis, following a capital grant given by the Tudor Trust⁵ in 2010. Indeed, it was that guiding principle of social inclusion through mixed tenure that partly accounts for the protracted period of development of the New Ground site as it required a developer housing association in a period when public capital to support social housing was dwindling (Brenton 2017). Even though many housing associations did 'dabble' with the OWCH initiative none sustained their interest.

A further factor in hindering the establishment of a senior co-housing community was Britain's ageism and dominant paternalist culture towards the aged (Brenton 2013; Buffel, Handler and Phillipson 2019). Developers and housing associations appeared unable to listen to and work creatively with older people (Brenton 2017), and particularly older women. Local authorities tended to see the scheme as a potential drain on public care finances, rather than an example of improved co-care and

healthier older living. After a number of development sites had fallen through, often because of unaffordable London land prices, a suitable site in Barnet, North London was eventually found and purchased on behalf of the women by the Hanover Housing Association in 2010. Hanover became the group's developer and provided the initial capital for the site's development. Permission to build was not, however, forthcoming until 2013. During this time, the OWCH women spent a great deal of time explaining the idea of co-housing to Local Authority planning officers and councillors. Once they were persuaded of its potential health and wellbeing benefits, planning permission was eventually granted. New Ground, as it came to be known, was completed towards the end of 2016 when the women began to move in.

New Ground is not a shared economy model in the sense of pooling all resources, although the women do hold a common savings pot for discretionary (and anonymised) emergency help to individuals should the need arise. Rather, as is typical of co-housing, it is founded on the principle of private property with shared space. The women themselves undertake all management and administration of the shared areas, as well as their own private apartments.

As mentioned, New Ground consists of 17 private leasehold apartments of between one and three bedrooms, ranging in price between £269,000 and £440,000 (expensive by nation standards, but not especially expensive for London). There are a further eight socially rented apartments, all owned and managed by Housing for Women, and five of these are located on the same floor (rather than being more evenly distributed) due to planning requirements. There is also a common room, a laundry, a guest suite and a large shared garden.

There are currently over 18 working groups, covering things like bulk buying, gardening, exercise classes, the Madeleine (founder) Fund, guest room and many more. These sub-groups were more numerous before moving in, when development issues ranged from site-finding, governance and membership to finance, communications and social inclusivity. These have intentionally been cut down to fit more closely to everyday needs without becoming overwhelming in terms of time and energy. An elected Management Committee continues to meet monthly and, in the spirit of non-hierarchical leadership, has time-limited (annual) positions.

Residents characteristics and backgrounds

There are 26 women, who, apart from one co-habiting couple, are single and are, at the time of writing, between the ages of 52 and 89. Of the 26 that moved in, 16 are now over 70 (of those, six are over 80); three were in their 50s; and seven in their 60s. Our survey revealed considerable socio-economic diversity amongst those that responded. Of the 15, eight are divorced or separated, and two are widowed. The remaining three, aside from the one co-habiting couple, are either separated or never married. 11 out of 14 respondents are retired of which three in part time work and another in full-time employment. Annual household income (including pension income) varies considerably, between those having between £40,000 and £50,000 and those with between £10,000 and £20,000. The vast majority (11 out of 14) have less than £20,000 per year. Of those, some (social tenants) are still paying rents. Only a third of the women who responded to the survey owned their properties outright prior to the move to New Ground. The overwhelming majority (11) rated their health as good or very good, but, interestingly, most of these (ten) also said that their day-to-day activities were somewhat or very limited because of a health problem or disability which had lasted, or was expected to last at least 12 months. A number of women had developed health issues (physical and mental) on moving in, including, as we have learned more recently, three cancer diagnoses.

Some of women have enjoyed what many would deem to be the privileged lives of women with professional status in their own right (as, for example, entrepreneurs, medics, artists, publishers and educators). Others hail from distinctly less privileged circumstances. Sandra's experience as a daughter and young mother is indicative here. Her childhood, which was spent in cramped living quarters alongside two siblings, was very difficult because of the experience of living with a mother with severe mental health issues. Amidst that 'desperate' circumstance, she became a young unmarried mother to a son with learning difficulties, and later married (and eventually divorced) someone who was not kind to her son while also mistreating her emotionally and financially.

Others, who on the face of it appear to have enjoyed greater privilege, or lack of hardship, have, as single mothers, also experienced significant financial strain and

precarious housing conditions. The example of Denise is illustrative here. Denise, an artist, was divorced as a young mother and had brought up children in unstable housing situations, eventually renting accommodation with a housing association. Once her children had left home, she had no wider family to rely on and did not want to think of a life living on her own. She heard about OWCH on the radio:

‘And so I, I thought this is fantastic. Then I thought, well there’s going to be a big problem, because I was the only person at that meeting who wanted to rent. Everybody else did have enough money. But the thing about OWCH was that it said we don’t want just owner occupiers. We want it to be spread. And they did at that time have a Pan-London grant from the housing cooperation, which no longer exists, so that they could take this amount of money and go to any local authority, if we could find a site, and work with them. And then I said, well, what about... What would happen if I’m up in Yorkshire? You can’t... I can’t get into a housing association in London because I am perfectly well housed in Yorkshire. They’re not gonna... So the, ah, Housing for Women woman was Meera, and she said, “Denise, forget it, we’ll get you in.” And I was a bit nervous about that. That sounds like, um, an old boys network, but she said, just join, just join and we’ll find a way around it. So I did, and that was 2007.’ (Denise, interview)

Both Sandra and Denise have benefitted from the availability of social rented apartments in New Ground *alongside* the personal support and flexible attitude of certain individuals working with the scheme (like Maria Brenton or the then Development Director for Housing for Women). For others, soaring housing price inflation has enabled them to buy an apartment, but they are not necessarily otherwise capital rich. Nonetheless, income disparity, although inherent to any mixed tenure development, is arguably compounded in a senior development, in the sense that income levels are fixed for the majority who are retired from employment (Ota 2015; Savills 2015; Wood and Vibert 2017). Its potential to divide the community is something of which the women are very well aware, open about and seek to guard against, as the following focus group excerpt indicates:

‘Oh yeah, we are aware that we have got different incomes and we are trying to keep the bills low, which is why we are doing our own cleaning and things. Some people have sold big houses and so have money to spare, and some have few savings, and we have to be aware of that so that we don’t get too carried away with spending.’ (Focus Group)

What is notable here is that this is not a homogenously privileged and wealthy community as is often presumed of cohousing. What complicates the picture is that within and across the income and tenure divides, there are meaningful differences but also commonalities in education, housing histories, and health status divides. Often, these had to do with age and gender. For example, many are old enough to have lived at a time when secretarial training was an almost de facto choice for those pursuing higher education, and mortgages were denied to (or made difficult for) women irrespective of their income. As we will discuss further in the paper, the income disparity that comes with a mixed tenure arrangement, is an ongoing challenge to community life, but social inclusion is a central value of OWCH and New Ground that the group continues to work on by reviewing internal allocation criteria and policies, and revisiting issues of social diversity through working groups.

What is also noteworthy is that none of the women, except one, have any prior experience of co-living (in a strict sense). They have either lived with partners or spouses or have lived alone. Adjustment from individual dwelling to co-living with only women at later life stages, when other important life transitions such as retirement, declining health or loss of life-long partners, can be a considerable challenge as we will discuss, but again, to note for now, that this fact overturns another myth about cohousing that we have encountered in presenting this research; namely that cohousing is a form of later life housing suited only to those with a history of, or prior commitment to, co-living.

Upholding and negotiating values

As has been amply noted by commentators of other intentional communities, a great deal of emphasis is generally placed in cohousing on establishing and promulgating appropriate values by which to forge a collective identity. The prolonged planning period enabled the women to think through and design the minute detail of its

eventual ‘social architecture’ (Jarvis 2015). In the estimation of one longstanding member of OWCH, the fact that New Ground had taken that long is a feature of the group’s success:

‘... and everything was planned and designed for years, I mean each group, except when we got, we had everything about cooking which we had not done inside, we’d always bought pot luck lunches for meetings which didn’t involve cooking. So that’s a new thing, but the other things we’ve really been thinking about in disciplined groups for years and years really.’ (Focus Group)

It is a requirement that all residents first become members of OWCH and there is a selection process, which consists of ensuring that residents understand, and are willing to live by, OWCH’s core values, which are formally given as: acceptance and respect for diversity; care and support for each other; providing a balance between privacy and community; countering ageist stereotypes; co-operating and sharing responsibility; maintaining a structure without hierarchy; caring for the environment; being part of the wider community.⁶

One of the women described her experience of the selection process in a pre-move interview:

‘When did I first go [to OWCH group meetings]? In the Spring of 2013, and then I became a member in 2014 because as you know we have to be interviewed, for our reasons and do we understand cohousing, because we have to all pull our weight, as a part, it’s an essential part of it. If you just want to be looked after, which another lady from Barnet Homes came with me but she just basically wanted to be looked after, so she was interviewed, and she was actually turned down, because she didn’t have the ethics of cohousing. (Sandra, interview)

Subscribing to this ‘ethics of co-housing’ –self organization, pulling one’s weight and balancing individual and collective interests - is a key element of being a resident of New Ground, but developing this social architecture takes time and there can be temporal tensions (Jarvis 2011) in play as founder, or long-standing, members of a

community take on the guardianship and promulgation of founding values, to which newer members are less committed and/or need more time to absorb and adjust to, or indeed challenge. This raises important questions, for all cohousing, about the mechanisms through which power becomes embedded in radical communities that seek to counteract dominant or normative visions through everyday practice.

For the OWCH women, it could be said that something like a feminist ethics of care (Fraser 2016; Held 2006; Milligan and Wiles 2010) is the underpinning value of its founders (see also the section on Mutual Aid s below), yet what is striking is that while being female is a precondition for individual entry into this gender exclusive community, only three of the interviewed women were originally looking for a women's-only space in which to live; New Ground just happened to be the only senior cohousing on offer in London at the time. Some were actually put off by the idea initially but, with time, came to see this as a very important component of what their community is and how it does things. Emma describes this in the following way,

‘Like for Shirley, it’s so important that it was a group of women. And it was so interesting, the other day, a friend of mine, we were talking on the phone and I told her we’re nearly ready to move in. And she said, “it’s wonderful you won’t be living in the shadow of men.” And I went, “wow, what a good way to put it.” I mean, that’s what life is for women, we live in the shadow of men...’ (Emma, interview)

Indeed, many of the women spoke to this ‘shadow’ through their lived experience – be it at work or in the more personal realm- where men had wielded power over them. As Gretchen and Karina commented during interviews, this was something that, by being a women-only community, they could finally avoid:

‘And now that I’ve joined it, you know, we hear from other communities that, you know, sometimes the men are a bit of a pain in the whatsit. So, I am not anti-men in any way. I love men but that’s the way it is. That’s what happened. You know, if I met the man of my dreams walked in here I wouldn’t be averse to saying... Yes, I will have a coffee, thank you. But, um, it’s not... I wasn’t looking for something that was all women. Yeah.’ (Gretchen, interview)

And

‘There is a sort of balance about women together that I think, we don’t even have to talk about it, you know? It, sort of, is... It’s easy. And I think we would always be negotiating if we had men.’ (Katarina, interview)

Of course, theirs is also a community of continuous negotiations, as we describe further below, but Karina’s comment above relates to freedom from a more contentious form of scripted gendered relations in public and private space that still puts men at the centre of power structures. Theirs is a community that values cooperation and they feel that, as women, they can do that more successfully.

A further example of learning shared values is that of sustainability and caring for the environment, as noted another core OWCH value. This theme was explored in the first round of interviews and emerged in one of the focus group discussions. While most acknowledged that sustainability was a core value for co-housing in general and were happy to abide by policies like car sharing and recycling, there was a difference of opinion among the women as to how far ecological sustainability was either a personal guiding value or central to the development of New Ground—a finding echoed in other studies on the links between cohousing and sustainability (Marckmann, Gram-Hanssen and Christensen 2012; Torres-Antonini 2001). For some, green values had been a core aspect of their lives long before moving there. Others expressed anxiety that they didn’t know as much about sustainability as they felt they ought to, particularly among the newer adherents, as the following interview excerpt illustrates:

‘But we’re learning from each other, aren’t we? I know that in the interview process when the question came up, which it does, in the interview to become a member, that was the one I dreaded most because I thought “gosh I don’t know enough, or I’m not living as I might be expected to in the future.” So, I think if everybody is open to learning new things, which I think people are here, that’s what we should be – not “we didn’t know.” (Maureen, focus group)

What this participant seems to be communicating is a sense of fear of displaying the wrong values or of not having enough knowledge of those values, but, balanced against this, also a sense of prevailing pragmatism, wherein an openness and willingness to learn through doing is thought to trump prior beliefs and knowledge. There is also a strong hint here that newer members, like her, are not merely value takers, but also value shapers, evident in the phrase ‘that’s [i.e. a learning community] what we should be’. Longer standing members, for their part, are aware that overly rigid adherence to values can thwart the growth of the collective.

‘We have to go with the shift, we have to move along with change, as Jean said, you can't have things fixed in stone. That was then. We made policy then and so it's very easy to say ah yeah but the policy says. The policy says so much, but the rest --- You've got to go with the changes.’ (Focus Group)

This sense of pragmatism also emerged in discussions around succession plans, in which an explicit aim is to prioritise the recruitment of relatively young members in the interest of maintaining a sustainable and balanced community, based on age. It is also evident in the way in which the difference in financial circumstances of the women is handled.

Forging bonds in a context of difference

As noted, New Ground is founded on the principle of private property (owned outright or socially rented) with shared space. In an effort to keep collective costs down, and partly in order to reinforce values of equal participation, the women had originally taken the decision that all cleaning of common areas -common room and kitchen, stairs, hallways and lift etc.- was to be shared. This changed as the reality of these tasks became too burdensome, and a bi-annual deep clean of collective spaces is now managed by Hallmark, a property management company, but strictly under their supervision. It is covered by a maintenance charge that varies according to flat size (a two-bed, for example, is about £1600 per year).

In one of the early focus group, the group’s decision to self-clean these common areas arose. This is worth recounting in some detail, as it is indicative of the way in which the women are seeking to establish bonds at the same time as dealing with the

potentially divisive issue of differential financial resources. The conversation involves three of the women, Maureen, Joanne and Penny. Maureen reflects on the fact that one or two of the women, who 'have had cleaners for years', were initially reluctant to take on the cleaning of common areas and had suggested that their paid cleaner do her cleaning on her behalf. What emerged from the discussion was that over a period, the women had come to accept the importance of equal participation in the cleaning of common areas. We pick up the conversation at the point where Penny, who herself has also been unused to doing her own cleaning, comments on how she has come to accept the value of this shared activity:

Penny: but a friend of mine who's an architect in his 60s, when he heard that we did our own cleaning he said 'what?!' and he said 'are you crazy?', he said 'at your age you should all be having your feet up and reading a book'!

Maureen: No! We'd all be dead within a year.

Penny: Since I moved in I haven't opened a book. I could have -- lots of room, but I haven't opened a book and I've never ...

Maureen: You've been scrubbing the floors!

Laughter among the group.

Penny: I think doing that, I mean it is a physical activity, it's going to help us to stay younger longer.

Joanne: It *is* good....

Penny: Well the principle is if we keep ourselves busy we'll keep ourselves healthy.

A number of features are noteworthy here. First, the women do not seek to deny or conceal their differences. There is some implicit negative appraisal on Maureen's part of those who have never done their own cleaning, but this is diffused by Joanne's (a longstanding member of OWCH) judicious intervention, reinforcing to the group

that ‘it is good’ both for better individual health and for the health of the collective. Humour and self-mockery (Penny) is also very much characteristic of the women’s interactions; a way of gently levelling down and facing up to the trade-offs and compromises of co-living. The act of collective cleaning itself has become an important symbol of solidarity and equality and of the ‘no passengers’ ethos of the group. As an activity that is not of equal liking to all, it is a sphere of action that keeps the negotiation of differences alive and fluid. Barring physical impediments, everyone is expected to participate, which is not, however, true of the communal (and very large) garden, whose upkeep is designated to a gardening group, membership of which is voluntary.

As is typical of cohousing, there is a regular community meal, prepared in the common kitchen. Originally scheduled to take place once a week, this was reduced to once a fortnight (and later reactivated into a weekly schedule). Again, this is an important aspect of community building. Attendance is expected although not mandatory. In focus group discussion, it was noted with sharp disapproval that some of the women had given priority to external engagements over attendance of the common meal. A reminder, again, of the ever-present tension or ‘delicate balance’ (Labit and Dubost 2017: 51), between individual and collective, internal and external interests— something which in Sweden has been theorised as *Bund*: a third social relationship, beyond *Gemeinschaft* or *Gesellschaft* (Sandstedt and Westin 2015). Again, in the spirit of respect for difference, the women took the decision early on that rather than insist that each take the responsibility in rotation for the preparation of an entire meal, the women could choose whether to take on a lead or a supporting role. Some women felt more confident than others in taking on a directing role, but, those who were less confident, but keen to learn, felt that they would be supported and encouraged. This was also evident when it came to the pursuit of collective art and craft activities, for which some of the women have particular talents and even professional expertise. The following quotation from an interview with Sandra neatly summarises the possibilities for the expansion of horizons that New Ground can afford:

‘.....I had quite a sad start and then not a very good marriage because I married for the wrong reason, my self-esteem was kind of down here, I felt

like I did everything wrong, I was an unmarried mother, you know I just felt I made a whole mess of my life. Whereas now I feel I'm at this start and I've got a ladder that goes right up there, I've got so many opportunities, and the women in the group have given me so much because they give you encouragement, support, they're very complimentary, you think to yourself, "actually, I can do that."”(Sandra, interview)

For Penny, it was a case of levelling down and compromising on what she had previously come to expect of a lifestyle in retirement. Sandra, on the other hand, regards moving to New Ground as levelling up, acquiring skills and taking opportunities in this late period of her life that were never open to her before. For both, living with different models of home-making and keeping in a cohousing scheme has enriched their sense of self because of the learning inherent to this collective experience.

Mutual aid, care and love

The availability of mutual aid and support among co-residents that would supplant or complement family or institutional support is an attractive feature of this kind of housing across Europe (Bamford 2005; Choi 2004; Droste 2015; Labit 2015), with some notable cases in long-established German intergenerational projects (Labit and Dubost 2016; Borgloh and Westerheide, 2012) as well as in the US (Glass 2013; Glass and Vander Plaats 2013; Markle et al 2015) and Australia (Forbes 2002) and for men as well as women. Mutual support is a significant and highly prized feature of New Ground and the women offered numerous examples of what they termed ‘OWCH in action’ – for example, preparing meals for each other during periods of ill health; driving each other to hospital appointments; organizing visiting rotas for residents in hospital. However, this is by no means to imply that all needs can be met in this way. Indeed, the women have coined the phrase ‘we don’t look after each other, we look out for each other’ in an effort to delimit the boundaries of mutual aid and the ‘care’ more typically associated with family members or formal, paid care services. However, while this rhetoric acts as a useful reminder that there are limits, in practice the boundaries are much harder to define and, over time, may well become even more so. In Clara’s words below, we see how this line between individual and collective care is far from clear, and in a kind of constant practice-driven negotiation,

Q ‘...all we can do is support each other for as long as we can, and the good thing here really is you can talk about it, and we don’t expect everyone to be full of beans all the time, and I think that sharing thing and being considerate to other people and also making allowances for those that get on your nerves ... I think my job or our job as individuals is to look after ourselves as best we can, and then seek help or help will be offered as and when. But no I don’t see myself as going round knocking on the door and saying, “are you okay?” Obviously, I am going to go along to Christine as soon as you have gone, and Olivia said, “I haven’t been too well this week,” and I said, “Nor have I.” So we said we’ll have a cup of tea later. But it’s an awareness of different people’s ability to do things, and sometimes remembering “oh, she can’t lift a chair so I’ll get her...” and you just do it without thinking really. (Clara, interview)

In practical terms, they have all agreed to sign a power of attorney, as one interviewee noted, ‘for precisely that reason that OWCH cannot be and will not be responsible for the health and financial decision of the individual’. POA’s, here, act as a kind of legal boundary device that demarcates the extent of their responsibility for one another. But, in contrast to this official device, the term ‘love’ was used unselfconsciously in focus group discussions in reference to how they felt about each other and the supportive environment in general was described as ‘a fountain of love’. This kind of language transcends formal legal discourse and is suggestive of deeper attachments and commitments than merely ‘looking out for each other’.

This is, of course, not to suggest that everyone loves everyone else. Indeed, the women were often explicit that loving everyone was not possible and that some friendships were very much stronger than others. Some even admitted to, on occasion, having similar feelings as playground rejection in childhood. The women were very open about their ongoing collective and personal struggles to find a sense of equilibrium – between commitment to the community and daily labour of maintaining New Ground and their external family and friends; between neighbourly and social interaction and the need for solitude. One of the women described this as ‘coping with double streams’. The idea that New Ground is some sort of ‘paradise’ or ‘utopia’, as often characterized by commentators, was met with irritation. This was regarded as a lazy denial of the real and continuous labour involved in achieving a sense of community and loving support among non-kin co-dwellers. Would-be residents and visitors who consider New Ground as a ready-made retirement community for relaxation and care are not suffered gladly as the quotation from the

interview with Sandra mentioned earlier well demonstrates. New Ground can be a ‘fountain of love’ and support through the travails of later life, but it is far from a free ride.

Attitudes towards age and ageing

In the pre-move interviews, the women expressed a variety of motivations for becoming involved in OWCH and eventually moving into New Ground. What was also frequently expressed amongst those who were mothers, however, was a strong wish not to become a burden on children, particularly among those who had had experience of caring for their own mothers. In the words of Maureen and Pamela:

‘My mum ended up in a council flat on and then in a home the last... a small home for the last nine months of her life. And I was aware that she was fiercely independent. She thought she was, although I was supporting her and I thought, when I get old I need to make decisions for myself, rather than have someone fighting, what’re we going to do with mum?’ (Maureen, interview)

‘... I, along with my brothers, had the responsibility of deciding what was going to happen to them [parents], um, and it wasn’t easy and my mother got dementia after my father died, it became very difficult, and you know, carers to begin with, all the problems, and I thought, I don’t want to land my children with that.’ (Pamela, interview)

Or, in the words of Joanne:

‘Before I got involved in cohousing my children used to phone me and say ‘mum, how *are* you? Now they phone me and ask ‘mum, what are you *up* to?’ (Joanne, interview)

Negative experiences of arranging care for ageing parents combined with a strong will to avoid the passive delegation of care to children were strong motivating factors for many of the women. As indicated in the above quotations too was a sense that the experience of ageing could be so much better outside of the institutions of care into which many of their own mothers had been placed and, indeed, relative to other later

life housing and care arrangements, such as extra care retirement communities. Crucially, however, this was not about forestalling formal care altogether, or ignoring that it may become necessary as they aged, but about making early, independent decisions regarding the kinds of care they would like in their lives, which invariably for all interviewees meant limiting the burden as much as possible (or for as long as possible) on traditional kin.

One commonly discussed proposition, yet to materialised but under serious consideration, is for some of the women to pool their resources in order to share the costs of a live-in carer when a few of them may be in a position to require this level of support. This desire to keep care in the community reflects their wider negative feelings towards retirement communities, which we explored in a focus group dedicated to attitudes to age and ageing. Here, retirement communities were very strongly condemned as spaces that are insufficiently tolerant of diversity, sexual diversity in particular, and for cultivating a shallow sense of community. The will to age differently, to overturn ageist stereotypes of later life, and to develop deeper bonds of friendship and empathy than are deemed to be possible in these other types of retirement community were strongly expressed by the women. Also, in contradistinction to what is perceived to be a tendency to group-think and homogeneity in institutional retirement communities, the women felt that New Ground was a space in which one could retain a sense of self and individual identity, as Trudy explains:

‘I think one of the things in this community is that we are very individual and you know when you see an ageing population you could take on that idea that that’s what ageing is about. Here, it’s not. It’s individual pathways I think we retain that individuality in ageing in this group.’ (Trudy, interview)

At the same time, the women commented that friends and family, who were still living independently in individual dwellings were negative about cohousing precisely because they felt it would entail such a loss of identity and autonomy —something they quickly became more positive about, we were told, once they saw New Ground completed and running. Trudy commented that she had had to work hard to persuade her children that she had not capitulated to old age and to help them get over what she described as their ‘oh-mum-you’re-not-ready-for-that-yet attitude’. However, the

women saw their move to New Ground as taking control of their own destiny rather than, as they felt of others, denying their ageing and hoping for the best. As Joanne put it:

‘What’s happening here is that we are thinking individually and taking some courage to actually accept that we’re getting older and trying to work through that, acknowledging that it is a process and we can become victims, or we can use our power, both within ourselves and (..) and the courage we get from each other is inspiring.’ (Joanne, interview)

Joanne’s words reflect two important themes that emerged in the research. One, as mentioned earlier, was the idea that embracing their housing future in a collective and agentic way was not about ‘ageing successfully’ in the sense that only independence signals success (Katz and Calasanti, 2015), but about ‘actually accepting’ their ageing selves as that process unfolds. This open way of thinking and planning in relation to their later life was, for them, a key point of contrast to their parents’ attitudes and practices. Crucially, it includes group discussions, that then filter into personal family and friends’ discussions, about the limits and possibilities of informal *and* formal care (see ‘Mutual aid, care and love’ section above). These conversations, they felt, are generally unavailable or taboo to people living outside of such an intentional senior community.

The other recurring theme relates to how younger members were drawing inspiration from the older, pioneering members of the group. For younger group members, they offer up a different sort of role model and pathway through older age:

‘But what I find when people say to me ‘you’re living amongst a lot of old people, but, you know, we’re not *old* people and I have to say that I find the older members of the community so inspiring and I want to *be* like that.’
(Maureen, interview)

‘So I’m aware that we are a group of older women, yeah that’s what we signed up for, that’s what we are, but I don’t think we treat each other with kid gloves, and we’re quite resilient, and I find living with some of the 80-year olds they’re such great role models. When people say isn’t it depressing? No, you see people like Pam and Leslie, and Alice, and they’re getting on with things and

that's how I want to be in another ten years, less than that [laughs] and it is something to aspire to, and also this thing of having other people to care about it does keep you younger, and it doesn't have to be the grandchildren that you're collecting from school, we can care... Yeah, we care about our community.'

(Clara, interview)

Maureen's and Clara's excerpts above also point towards two age-specific concepts in operation at OWCH: first, that as the socio-demographic information detailed before demonstrates, they are a diverse and- some would say- multi-generational group rather than 'old' in strict chronological terms. This theoretically enables a range of mutual aid care practices that a narrower, older age group may not. Second, it highlights an attitude that seeks to revert popular stereotypes of the older old as weak, frail or suffering from ill-health. Their role models suggested that agentic ageing well into later life is possible and that providing care to community is one way of enabling that. This is interesting in the context of senior cohousing because on the one hand this form of living acknowledges that older age begets more care, and therefore requires a set-up that can informally facilitate it. On the other hand, it is a model predicated on the belief that co-living improves well-being and therefore staves off, for some time at least, the need for too much (or formal) care. It is in this lived juxtaposition of acceptance and resistance to normative visions of ageing that the women feel they are combatting.

Discussion and conclusions

Cohousing is a marginal, but growing housing type in the UK. Globally, age exclusive co-housing is even less common than intergenerational co-housing, so that any experimentation with this housing form by those in later life is worth studying, but particularly so in the UK context where housing is so strongly associated with private property and autonomy. The data that we draw on is from the UK's only example of senior co-housing, and, moreover, women only senior cohousing. This is important to highlight since, beyond a focus on older people, the links between housing, ageing *and* gender have been seldom been attended to in research and practice of collaborative communities (Labus 2016). OWCH represents a form of

collaborative and agentic later life housing, in which co-dwellers also anticipate a need for some mutual, neighbourly support and possibly formal care as they age in place. As such it points the way to a new model of living in later life beyond the binary choice of living independently in one's own home or moving to a pre-existing community, be that extra care, sheltered housing or residential care. It does, however, beg important questions: 1) about the generalizability of this model beyond the dedicated, activist and privileged few; and 2) about whether a mode of later life living that rests on cooperation and mutuality simply collapses into an elaborate life-style arrangement that conforms to a more solipsistic, age-denying and 'insurential logic' (Katz 2013). Based on one case study and only on the first eighteen months of its life, we can point to some of its promises and pitfalls.

Although many of the women, the longer standing members of OWCH, in particular, are women who have been used to shaping the environments in which they have dwelled and worked, this is by no means to suggest that New Ground is a community solely for a privileged and go-getting élite. Due to the support of two dedicated housing associations, eight of the 25 dwellings are socially rented and, even among those who have been able to buy, some of the women have had to stretch themselves financially and do not enjoy large reserves of capital as a consequence. Managing different levels of income and different expectations of life is a significant challenge, which, thus far, the women appear to be managing through a strong ethos of respect for diversity and difference and of sharing communal chores. Some of the women face quite significant health issues and there is a question about the extent to which the principle of equal participation and informal mutual aid can be sustained in the longer term. Differences in socio-economic status may start to become more apparent as some are better placed to buy in the services they need than others.

The women of New Ground want to age differently than their own mothers. New Ground, and OWCH, has come to represent a break from traditional patriarchal models of womanhood and ageing—something which is not uncommon to how this form of alternative housing attempts to collectivise care work, challenges '...the gendered architecture of our lives and [seeks to] reconstruct our homes and lives as commons' (Federici 2012). Specifically, co-housing is rooted in a range of utopic and communitarian histories⁷, as well as rational modernist collective housing projects, all

of which espoused a variety of feminist visions regarding gender equality and women's role in the workforce (Hayden 1971; 1977; Sargisson 2012; 2014; Sangregorio 1995; 2010). Evidence from the US (Toker 2010; Michelson, 1993; Sargisson 2012; Williams 2005) and Nordic countries (Vestbro 1997; Vestbro and Horelli 2012) suggests that contemporary cohousing (both mixed and same sex) is less patriarchal because it promotes, through its social and physical design, more egalitarian and visible divisions of labour, shared domestic responsibilities and expanded reproductive roles of men (Vestbro 2010); although the full extent to which unjust gender relations are transformed rather than entrenched in cohousing settings has also been critically interrogated in the UK and Holland (Tummers and MacGregor 2019), as well as Italy (Bianchi 2015) and Finland (Horelli 2013).

For the women of OWCH, their cohousing embraces a more empowered sense of everyday cooperation associated to women's way of working together, with learning, mutual support and love. They have already had to battle against ageist stereotypes to even get the community up and running in the first instance and the pioneering older members of the group are clearly a source of inspiration to the younger and new women of the group. This is by no means, however, to imply that New Ground is some sort of 'age-denying spatial order' (Katz and McHugh 2010). On the contrary, the women pride themselves on their capacity to recognize and face up to the challenges of ageing and to support each other through this process. They see the route to a good old age through commitment to each other and community, and through learning from each other, as much, if not more, than through the more conventional prescription of diet and physical activity, although these are not entirely absent from their discourse and they often rely on one another for sharing knowledge and 'tips' about illnesses and recuperation.

However, co-housing in general is governed in an intricate balance between individualism and interdependence. New Ground is no different in this respect. As can be seen from the quotations above, although the women are committed to developing a new kind of later life community of mutual support, they also see New Ground as a place in which they can retain their individuality in older age in contrast to other later life housing options which they regard as constraining and homogenising. However, unlike, other kinds of ready-formed, amenity- and service-

rich retirement community, community-building and maintenance takes considerable effort and commitment here. There is evidence that managing the ‘double streams’ of commitment to internal community and external family and friends is already taking its toll.

What we are witnessing is also a break with traditional female ageing. Many of the women of New Ground are ‘elders at the leading edge of social change’ (Silverstein and Giarruso, 2010). That is, women how have experienced divorce, perhaps more egalitarian marriages or same-sex relationships. They are looking for, to use their own words, ‘individual pathways’ through later life, but, on the other hand, they are also clearly seeking far more than just entertainment, enhanced security and surface-level friendship in retirement. For the time being, the signifier ‘looking out for each other’ holds the place between individualism and interdependence, suggesting that it is a flexible spectrum of everyday informal care that constitutes their forms of mutual aid. But will it hold this place in perpetuity? As we have also noted, love is a term used by the women in New Ground, and it may well be that, over time, an ethos that is more akin to love will come to the fore when deteriorating health may come to preclude the strict reciprocity implied by mutual aid and the clear point of handover from friends and neighbours to family implied by a power of attorney becomes rather more blurred. Relations of love, and uneven love, may prove harder to negotiate than these rather more clean-cut signifiers of mutuality, reciprocity and ultimate limits suggest.

In the final analysis, it is the women of New Ground themselves who have set the terms of the community – a mixed tenure, diversity of socio-economic backgrounds, preferences and tastes - that will come to challenge them as they age in place. It offers some support and security in later life but is not what might typically be associated with third age lifestyles. Again, in the women’s own words ‘it isn’t paradise’.

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50/50

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¹ See updated OWCH news items (from 2015 onward) here: <http://www.owch.org.uk/reading>

² These were the ones some of them were inhabiting after selling their long-term homes, while they waited for the protracted moving-in process to finalise. They ranged from children's, friends' and siblings' homes to rented accommodation.

³ Essential details have been altered so as to protect as far as possible the anonymity of the research participants.

⁴ (<http://www.owch.org.uk/structure-of-owch/>, downloaded 2/11/18)

⁵ A charity helping community groups, which 'support people at the margins of society' (<https://tudortrust.org.uk/>).

⁶ <http://www.owch.org.uk/structure-of-owch/>

⁷ For a more detailed historical account of how the design of co-housing has evolved alongside notions of gender equality over the past two centuries, see Vestbro and Horelli 2012.